

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Darlene Rose Dunst
 Darlene Rose Dunst
 Debtors

Case No. 17-12588-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Aug 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2017.

db Darlene Rose Dunst, MAILING ADDRESS, PO Box 133, Laurys Station, PA 18059-0133
 db Darlene Rose Dunst, 5443 Snyder Ln., Laurys Station, PA 18059-1300
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13900493 +Accounts Receivable Management Services, 2727 Philmont Ave Ste 100,
 Huntingdon Valley, PA 19006-5398
 13900494 Allentown Anesthesia Associates, Inc., PO Box 8500, Philadelphia, PA 19178-8500
 13900495 Alltran Financial, LP, PO Box 4045, Concord, CA 94524-4045
 13900498 D&A Services, 1400 E Touhy Ave Ste G2, Des Plaines, IL 60018-3338
 13900499 Eastern PA Gastro and Liver S, 1501 N Cedar Crest Blvd, Allentown, PA 18104-2309
 13900501 Health Network Laboratories, PO Box 8500, Philadelphia, PA 19178-8500
 13900503 Lehigh Valley Health Network, PO Box 4067, Allentown, PA 18105-4067
 13900504 Medical Imag. of Lehigh Valley, PO Box 3226, Allentown, PA 18106-0226
 13900505 Northern Valley Emergency Med. Services, PO Box 90, Danville, PA 17821-0090
 13900508 +PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799
 (address filed with court: People First Federal Credit Union, 2141 Downyflake Ln,
 Allentown, PA 18103-4774)
 13900506 Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd Fl 3, San Diego, CA 92123-4363
 13900507 Penn Credit Corporation, 916 S 14th St, Harrisburg, PA 17104-3425
 13919964 +Quicken Loans Inc., KML Law Group, P.C., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 13900515 Thomas Kline, Esquire, 2141 Downyflake Ln, Allentown, PA 18103-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDAEISENBERG.COM Aug 12 2017 01:28:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 4167 Winchester Road, Allentown, PA 18104-1951
 smg +E-mail/Text: robertsl2@dnb.com Aug 12 2017 01:34:45 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 12 2017 01:34:31
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Aug 12 2017 01:34:51 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13900496 E-mail/Text: bankruptcy@cavps.com Aug 12 2017 01:34:47 Cavalry Portfolio Services,
 500 Summit Lake Dr Ste 4A, Valhalla, NY 10595-2323
 13900497 EDI: CHASE.COM Aug 12 2017 01:28:00 Chase/Bank One Card Service, PO Box 15298,
 Wilmington, DE 19850-5298
 13900500 E-mail/Text: egssupportservices@egscorp.com Aug 12 2017 01:34:44 EGS Financial Care, Inc.,
 PO Box 1020, Horsham, PA 19044-8020
 13900502 EDI: IRS.COM Aug 12 2017 01:28:00 Internal Revenue Services, PO Box 7346,
 Philadelphia, PA 19101-7346
 13900509 E-mail/Text: bankruptcyteam@quickenloans.com Aug 12 2017 01:34:48 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 13900510 EDI: RMSC.COM Aug 12 2017 01:28:00 SYNCEB/Amazon, PO Box 965015, Orlando, FL 32896-5015
 13900511 EDI: RMSC.COM Aug 12 2017 01:28:00 SYNCEB/Care Credit, PO Box 965036,
 Orlando, FL 32896-5036
 13900512 EDI: RMSC.COM Aug 12 2017 01:28:00 SYNCEB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 13900513 EDI: RMSC.COM Aug 12 2017 01:28:00 SYNCEB/OLDNAVYDC, PO Box 965005,
 Orlando, FL 32896-5005
 13900514 EDI: RMSC.COM Aug 12 2017 01:28:00 SYNCEB/Walmart DC, PO Box 965024,
 Orlando, FL 32896-5024
 13902917 +EDI: RMSC.COM Aug 12 2017 01:28:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

ANDREW J. SHAW on behalf of Debtor Darlene Rose Dunst ajshawesq@gmail.com,
abgoodmanesq@gmail.com
DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
DAVID B. SCHWARTZ on behalf of Debtor Darlene Rose Dunst david@dbsesq.com,
DBSchwartzesq@aol.com
MATTEO SAMUEL WEINER on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Darlene Rose Dunst</u>	Social Security number or ITIN	xxx-xx-1959
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Darlene Rose Dunst</u>	Social Security number or ITIN	xxx-xx-1959
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-12588-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Darlene Rose Dunst
aka Darlene R. Dunst

Darlene Rose Dunst
aka Darlene R. Dunst

8/10/17

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.